

# City of Palm Coast, Florida Agenda Item

**Agenda Date:** June 2, 2026

**Agenda Item:** D.1

<b>Department</b>	HUMAN RESOURCES	<b>Amount</b>
<b>Division</b>	HUMAN RESOURCES	<b>Org/Account #</b>
<b>Subject:</b>	PRESENTATION - MY HEALTH ONSITE CLINIC	
<b>Presenter:</b>	Renina Fuller, M.A., SHRM-CP, Director of Human Resources, Lisa Lynch, Sr. HR Manager	
<b>Attachments:</b>	1. Presentation	
<b>Background:</b>	<p><b><u>UPDATED BACKGROUND FROM THE MAY 12, 2026, WORKSHOP MEETING:</u></b> In March, Brian Branham from My Health OnSite presented information regarding a potential partnership opportunity with Flagler County for an on-site health clinic.</p> <p>During the May 12 workshop, Council requested that staff return with a five-year cost and savings analysis for the City, along with a five-year historical review of Flagler County's costs and savings associated with its on-site clinic.</p> <p>This opportunity was presented for consideration as a way to potentially reduce overall healthcare plan costs while continuing to provide comprehensive coverage for employees.</p> <p><b><u>ORIGINAL BACKGROUND FROM THE MAY 12, 2026, WORKSHOP MEETING:</u></b> In March, Brandon Savage with Brown &amp; Brown Insurance Services presented a recap of the City's FY 2024-2025 health insurance plan performance that included renewal projections and proposed plan design modifications for FY 2027.</p> <p>My Health Onsite was also present and presented information on a partnership with Flagler County to share clinic space. This was offered for consideration as an opportunity to reduce overall plan costs while maintaining comprehensive coverage for employees.</p>	
<b>Recommended Action:</b>	<b>FOR COUNCIL CONSIDERATION AND DIRECTION</b>	



# MY HEALTH ONSITE Flagler County 5 Year Historical ROI City of Palm Coast 5 Year Projection

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Human Resources Department  
Presented by: Renina Fuller, Director

# Flagler County BOCC

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ROI Analysis 2021 – 2025

# Return on Investment & Summary Recap

# Financial Summary

Return on Investment  
Jan- Dec 2021:  
\$2.57 in value for every  
\$1.00 invested.

Health Center Office Visit Costs, Ancillary Services	\$434,406.71
Number of Office Visits Includes All Visits: Completed. Cancellations & No shows	5,607
Average Cost/Visit	\$77.48
Health Plan Average Cost Per Visit (\$182.58 based on 1.6 services per visit)	\$182.58
Average Savings Per Visit	\$105.10
Visit Market Place Savings	\$589,295.70
Health center labs	\$50,669.04
Number of labs	3,381
Health center average labs	\$14.99
Health plan average per labs	\$39.52
Average savings per lab	\$24.53
Lab Market Place savings	\$82,948.08
Health Center Rx Costs	\$133,008.68
Number of Health Center Rx (Dispensed)	7,788
Health Center Average Cost Per Rx	\$17.08
Health Plan Average Cost Per Generic Rx	\$28.18
Average Savings Per Dispensed Rx	\$11.10
Rx Market Place Savings	\$86,457.16
Total Market Place Savings	\$758,700
Member Copays Saving for Office Visits and Prescriptions *not included in ROI	\$142,180
Presenteeism (Hourly rate \$28.72 @ 1 hour @ 3,215 Provider visits)*not included in ROI	\$92,334.80
Total Market Place Savings/Cost Avoidance	\$758,700
My Health Onsite Program Administration and Management	\$212,198
NET MARKET PLACE SAVINGS/COST AVOIDANCE	\$546,502
Return on Investment = \$2.57 in savings for every \$1 invested	

# Summary

## (January 2021 – December 2021)



- **97%** Utilization
- **63%** participation by the eligible employees



- **7,788** prescriptions
  - **\$77,880** in member Rx co-pay savings



- **3,215** total medical visits
  - Members saved **\$64,300** in office visits copays



- **\$546,502** Net Savings after Health Center Expenses
  - **\$2.57 : \$1 Return on Investment**

# Financial Summary

**Return on Investment  
Jan- Dec 2022:  
\$1.43 in value for every  
\$1.00 invested.**

Health Center Office Visit Costs, Ancillary Services	\$466,280.38
Number of Office Visits Includes all Visits Completed. Cancellations & No shows	4,865
Average Cost/Visit	\$95.84
Health Plan Average Cost Per Visit (\$197.89 based on 1.6 services per visit)	\$197.89
Average Savings Per Visit	\$102.05
Visit Market Place Savings	\$496,454.47
Health center labs	\$47,676.98
Number of labs	2,963
Health center average labs	\$16.09
Health plan average per labs	\$42.75
Average savings per lab	\$26.66
Lab Market Place savings	\$78,991.27
Health Center Rx Costs (Dispensed)	\$139,545.76
Number of Health Center Rx (Dispensed)	6,702
Health Center Average Cost Per Rx	\$20.82
Health Plan Average Cost Per Generic Rx	\$12.89
Average Savings Per Dispensed Rx	-\$7.93
Total Market Place Savings	-\$53,156.98
Member Average Cost per generic Rx through the plan	\$6.81
Total Market Place Savings	\$522,289
Member Copays Saving for Office Visits and Prescriptions *not included in ROI	\$124,420
Presenteeism (Hourly rate \$28.72 @ 1 hour @ 2,770 Provider visits)*not included in ROI	\$79,554
Total Market Place Savings/Cost Avoidance	\$522,289
My Health Onsite Program Administration and Management	\$214,521
<b>NET MARKET PLACE SAVINGS/COST AVOIDANCE</b>	<b>\$307,768</b>
Return on Investment = \$1.43 in value for every \$1 invested	

# Summary

## (January 2022 – December 2022)



- **89%** Provider Utilization
- **58%** participation by the currently eligible employees



- **6,702** prescriptions
  - **\$67,020** in member Rx co-pay savings



- **2,770** total medical visits
  - Members saved **\$55,400** in office visits copays



- **\$307,768** Net Savings after Health Center Expenses
  - **\$1.43 : \$1 Return on Investment**

# Financial Summary

Return on Investment  
Jan- Dec 2023:  
\$3.44 in value for every  
\$1.00 invested.

Health Center Office Visit Costs, Ancillary Services	\$468,663.22
Number of Office Visits Includes all Visits Completed. Cancellations & No shows	4,727
Average Cost/Visit	\$99.15
Health Plan Average Cost Per Visit (\$212.46 based on 1.6 services per visit)	\$212.46
Average Savings Per Visit	\$113.31
Visit Market Place Savings	\$535,635.20
Health center labs	\$45,299.36
Number of labs	1,815
Health center average labs	\$24.96
Health plan average per labs	\$48.34
Average savings per lab	\$23.38
Lab Market Place savings	\$42,437.74
Health Center Rx Costs (Dispensed)	\$66,528.34
Number of Health Center Rx (Dispensed)	4,194
Health Center Average Cost Per Rx	\$15.86
Health Plan Average Cost Per Generic Rx	\$16.78
Average Savings Per Dispensed Rx	\$0.92
Total Market Place Savings	\$3,846.98
Member Average Cost per generic Rx through the plan	\$6.42
Total Market Place Savings	\$581,919
Member Copays Saving for Office Visits and Prescriptions *not included in ROI	\$108,410
Presenteeism (Hourly rate \$28.72 @ 1 hour @ 2,623 Provider visits)*not included in ROI	\$75,332
Total Market Place Savings/Cost Avoidance	\$581,919
My Health Onsite Program Administration and Management	\$131,054
<b>NET MARKET PLACE SAVINGS/COST AVOIDANCE</b>	<b>\$450,864</b>
Return on Investment = \$3.44 in value for every \$1 invested	

# Summary

## (January 2023 – December 2023)



- **93%** Provider Utilization
- **63%** participation by the currently eligible employees



- **5,595** prescriptions
  - **\$55,950** in member Rx co-pay savings



- **2,623** total medical visits
  - Members saved **\$52,460** in office visits copays



- **\$450,864** Net Savings after Health Center Expenses
  - **\$3.44 : \$1 Return on Investment**

# Financial Summary

Return on Investment  
Jan- Dec 2024:  
\$6.01 in value for every  
\$1.00 invested.

Health Center Office Visit Costs, Ancillary Services	\$500,584
Number of Office Visits Includes all Visits Completed. Cancellations & No shows	4,687
Average Cost/Visit	\$106.80
Health Plan Average Cost Per Visit (\$282.46 based on 1.6 services per visit)	\$282.46
Average Savings Per Visit	\$175.66
Visit Market Place Savings	\$823,306
Health center labs	\$45,420
Number of labs	4,005
Health center average labs	\$11.34
Health plan average per labs	\$40.22
Average savings per lab	\$28.88
Lab Market Place savings	\$115,661
Health Center Rx Costs (Dispensed)	\$70,125
Number of Health Center Rx (Dispensed)	4,227
Health Center Average Cost Per Rx	\$16.59
Health Plan Average Cost Per Generic Rx	\$17.43
Average Savings Per Dispensed Rx	\$0.84
Total Market Place Savings	\$3,551.25
Member Average Cost per generic Rx through the plan	\$6.38
Total Market Place Savings	\$942,518
Member Copays Saving for Office Visits and Prescriptions *not included in ROI	\$98,390
Presenteeism (Hourly rate \$27.52 @ 1 hour @ 2,806 Provider visits)*not included in ROI	\$80,588
Total Market Place Savings/Cost Avoidance	\$942,518
My Health Onsite Program Administration and Management	\$134,481
<b>NET MARKET PLACE SAVINGS/COST AVOIDANCE</b>	<b>\$808,037</b>
Return on Investment = \$6.01 in value for every \$1 invested	

# Summary

## (January 2024 – December 2024)



- **86%** Provider Utilization
- **75%** participation by the currently eligible employees



- **4,227** prescriptions
  - **\$42,270** in member Rx co-pay savings



- **2,806** total medical visits
  - Members saved **\$56,120** in office visits copays



- **\$808,037** Net Savings after Health Center Expenses
  - **\$2.07 : \$1 Return on Investment**

# Financial Summary

Return on Investment  
Jan- Dec 2025:  
\$4.89 in value for every  
\$1.00 invested.

Health Center Office Visit Costs, Ancillary	\$554,788
Services	4,89
Number of Office Visits Includes all Visits Completed.	3
Cancellations & No shows	\$11
Average	3
Cost/Visit	\$22
Health Plan Average Cost Per Visit (\$227 based on 1.6	7
services per visit)	\$11
Average Savings Per	\$557,802
Visit Market Place	\$52,103
Savings	5,11
Health center	\$1
Number of	\$5
Health center average	\$4
Health plan average	\$8
per labs	\$245,520
Average savings	20
Lab Market Place	\$94,056
savings	4,99
Health Center Rx Costs	5
(Dispensed)	\$1
Number of Health Center Rx	\$2
(Dispensed)	1
Health Center Average Cost	\$9,990
Per Rx	\$6.50
Health Plan Average Cost Per	0
Generic Rx	\$813,312
Average Savings Per	\$108,810
Dispensed Rx	\$88,170
Total Market Place	0
Savings	\$813,312
Member Average Cost per generic Rx	12
through the plan	\$108,810
Total Market Place	\$88,170
Savings	0
Member Copays Saving for Office Visits and Prescriptions *not	\$813,312
included in ROI	12
Presenteeism (Hourly rate \$27.52 @ 1 hour @ 2,806 Provider visits)*not	\$108,810
included in ROI	\$88,170
Total Market Place Savings/Cost	0
Avoidance	\$813,312
My Health Onsite Program Administration and	12
Management	\$108,810
NET MARKET PLACE SAVINGS/COST	\$88,170
AVOIDANCE	23
	\$875,289

Return on Investment = \$4.89 in value for every  
\$1 invested

# Summary

## (January 2025 – December 2025)



- **78%** Provider Utilization
- **71%** participation by the currently eligible employees



- **4,995** prescriptions
  - **\$49,950** in member Rx co-pay savings



- **2,943** total medical visits
  - Members saved **\$58,860** in office visits copays



- **\$675,289** Net Savings after Health Center Expenses
  - **\$4.89 : \$1 Return on Investment**

# Summary

## (January 2021 – December 2025)



- **89%** Provider Utilization
- **66%** participation by the currently eligible employees



- **29,307** prescriptions
  - **\$293,070** in member Rx co-pay savings



- **14,357** total medical visits
  - Members saved **\$287,140** in office visits copays



- **\$2,788,460** Net Savings after Health Center Expenses



Budget and Cost Projections  
Prepared for: City of Palm Coast

		Year 1	Year 2	Year 3	Year 4	Year 5
	549	549	560	571	583	594
Number of Employees ( <i>Subscribers or EE Contracts</i> )	549					
My Health OnSite Operational Costs						
Medical Staff						
Weekly Provider Hours	32					
Annual Provider Capacity ( <i>50 productions weeks</i> )	4,800					
FTEs						
1.00 Medical Doctor	\$ 130.00	\$ 218,400	\$ 218,400	\$ 229,320	\$ 240,786	\$ 252,825
0.00 Mid-Level (ARNP/NP)		208,00				
1.00 Nurse/LPN	\$ 0	\$ -	\$ -	\$ -	\$ -	\$ -
1.00 Medical Assistant/Radiology Tech	\$ 68.00	\$ -	\$ 82,992	\$ -	\$ 91,499	\$ -
1.00 Patient Service Coordinator	\$ 38.00	\$ 79,04	\$ -	\$ 87,14	\$ -	\$ 96,07
0.00 Dietician/ Nurse Educator		0				
Staffing Subtotal	\$ 25.00	\$ 384,800	\$ 404,090	\$ 424,242	\$ 445,454	\$ 467,727
Burden: Taxes & Benefits		\$ 115,440	\$ 54,600	\$ 127,273	\$ 60,197	\$ 140,318
Staffing Total		\$ 500,240	\$ 525,252	\$ 551,515	\$ 579,090	\$ 608,045
Supplies	\$ 22.00	\$ 48,048	\$ 48,048	\$ -	\$ 52,973	\$ -
Labs	\$ 8.00	\$ 38,400	\$ 40,320	\$ 49,386	\$ 44,453	\$ 45,675
Prescriptions	\$ 10.00	\$ 48,000	\$ 53,856	\$ 63,173	\$ 77,324	\$ 98,588
Prescriptions	\$ 21.00	\$ 100,800	\$ 104,872	\$ 111,249	\$ 120,282	\$ 132,503
Program Administration	\$ 23.00	\$ 151,524	\$ 154,554	\$ 157,646	\$ 160,798	\$ 164,014
Technology Solutions						
Licensing Fee for Informaiton Technology Solutions	\$ 1,000	\$ -	\$ 12,000	\$ -	\$ -	\$ -
Electronic Health Record System		0	12,00	12,00	12,00	12,00
Plan Analytics Platform			0	0	0	0
Prescription Module						
Lab Module						
Portal Site						
iTech Hardware Support						
<b>Total Annual Operations Projections</b>		<b>\$ 850,964</b>	<b>\$ 890,855</b>	<b>\$ 937,918</b>	<b>\$ 993,947</b>	<b>\$ 1,061,825</b>
<b>Projected Yearly Net/Cost Avoidance</b>		<b>\$ 489,688</b>	<b>\$ 536,486</b>	<b>\$ 599,610</b>	<b>\$ 684,706</b>	<b>\$ 801,094</b>